Certificate Number: 15317-PAM-DE-035677533

Bankruptcy Case Number: 15-05059



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 17, 2021, at 8:24 o'clock AM PDT, Denise P Ewan completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 17, 2021 By: /s/Madelyn Kotb

Name: Madelyn Kotb

Title: Counselor